



HERITAGE

CALLING ALL TALENTED SENIORS!

What would like to do? We have many talented seniors that could performs as a group or alone for our first Senior Talent Showcase to be held on Sunday, May 17th from 1-4pm at Lowell COA. We welcome senior singers, poets, comedians, musicians, dancers and actors. Call (978) 674-1172.

Do you need to touch up on your computer skills?

The Lowell Senior Center is offering drop-in computer skills help for people ranging from those who have never turned on a computer to those who may know more but want to gain confidence and additional knowledge to improve their knowledge of the computer, tablet, or internet skills. Get individual assistance with Pierre about everything and anything from sending emails to accessing social media on the web. Bring your questions and curiosity!

Every Friday from 9:30-11:30 AM there will be weekly drop-in hours at the senior center in the computer lab on the second floor. Come as often as you wish and it's free! Pre-registration is preferred; please contact Tara at 978-674-1171 to register.

Reminder: The Road Runner Transportation

The Road Runner provides curb-to-curb bus transportation with wheel-chair accessibility. New clients will be asked to fill out a one-page application. The cost is \$1.00 each way, locally. A two-day advance notice needed. Call 978 459-0152 for more information. Last pick up is at 3pm.

Stay Warm and Prepared during the Winter Season

Inside

- 2 Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu
- 14 Puzzles and more

Though winter storms are slowly brewing, it is never too early to prepare for the harsh conditions they bring. Benefits.gov wants to help you and your family stay ahead of the forecast and make informed decisions when dealing with the weather. To help you get started, here are some quick tips:

- Place rock salt or more environmentally safe products to melt ice on walkways
- Place sand on driveway and walkways to improve traction
- Make sure to have shovels and other snow removal equipment (Consider your health and safety before shoveling snow or operating snow removal equipment)
- Purchase adequate clothing and blankets to keep warm
- Make a family communication plan - your family may not always be together when disaster strikes. With a plan you may communicate ways to stay in touch and get back together.

Check out Ready.gov for more helpful information on preparing your family and home for extreme cold and winter storms. You can also help to make your home as energy efficient as possible with the Department of Energy's (DOE) Weatherization Assistance Program for Low-Income Persons, resulting in lower energy bills in the future.

If you still need some extra assistance with payments on your heating bills, the Department of Health and Human Services (HHS) offers a Low Income Home Energy Assistance Program (LIHEAP) to help families pay for increasing energy and fuel costs. Each state offers their own version of LIHEAP, so you should find out whether you are eligible to receive LIHEAP benefits by contacting your state or tribal LIHEAP office. Information about how to contact each office can be obtained on the HHS website.

Stay warm this winter and find out if you might be eligible for these, or any of the more than 1,000 other benefits on our site, click "Start Benefit Finder" on the homepage to use our confidential Benefit Finder.

Shoulder Osteoarthritis and Other Common Disorders

Dr Jason Silva will be coming on Tuesday February 24th @ 9am to speak about shoulder osteoarthritis and other common shoulder disorders. Dr Silva is a partner at Merrimack Valley Orthopedic Associates in North Chelmsford. He did his training at UMass Medical School and then at Ortho health care in Charlotte, NC. His particular clinical



CITY MANAGER

Kevin J. Murphy

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**City Council****Mayor**

Rodney M. Elliott

**Vice Mayor**

John J. Leahy

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Corey A. Belanger

Edward J. Kennedy Jr.

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

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Receptionist: Tara Donnelly
978-674-1171 ~ tdonnelly@lowellma.gov

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**Events / Trips Coordinator:** Kathy Carroll  
978-674-1169 ~ kcarroll@lowellma.gov  
Monday-Friday 6 am to 2 pm**Volunteer:** Sandra Breen  
978-674-1176 ~ sbreen@lowellma.gov  
Monday-Wednesday 6 am to 1 pm

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Outreach Coordinator: Amy (Medina) Leal
978-674-1167 ~ aleal@lowellma.gov
Monday-Thursday 9 am to 4 pm

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**Volunteer Coordinator:** Audrey McMahon  
978-674-1166 ~ amcmahon@lowellma.gov  
Tuesday-Thursday 10 am to 2 pm

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Minority Outreach Coordinator: Linda Hin
978-674-1173 ~ Lhin@lowellma.gov
Monday-Friday Noon to 3 pm

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**Outreach Volunteer:** John R. Lawlor  
978-674-1174 ~ jlawlor@lowellma.gov  
Monday-Friday ~ Appt.. Hrs. 10 am - 3:40 pm

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S H I N E (Serving Health Insurance Needs for Elders)

Joan Gong 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

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**Legal Services Assistance & Referrals**

For an appointment call

Tara at 978-674-1172 or 978-458-1465

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Pollard Library 978-674-8634
COA Library Annex 978-970-4186

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**Lowell Senior Center Hours of Operation:**  
Monday—Friday: Open 6:00 am to 4:00 pm  
Lunch served at 11:30 am  
Saturday—Sunday: Open 7:00 am until 12 noon  
Breakfast and Lunch ONLY**COUNCIL ON AGING****BOARD OF DIRECTORS**

Joan Bedford

Eleanor Belanger

Joyce Dastou

Andrew Hostetler

John R. Lawlor

Sidney Liang

Vincenzo Milinazzo

Suellen O'Neill

William Sheehan, Chair

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Next meeting: Monday,
February 9th at 9:00am**FRIENDS of the
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Dr. Joseph M. Downes Jr.

VICE PRESIDENT

Rita M. Mercier

TREASURER

Jacqueline Denison

SECRETARY

Claire Brodeur

DIRECTORS

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

Office hours vary

Call 978-674-1172

Next meeting —
last Friday of the month

Public welcome

BINGO Committee

Chairman — Lenny Gendron

Vice Chairman *****

Treasurer — Claire Brodeur

LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds if you do not purchase insurance. The office is now open from 6:00 a. m. to 2:00 p. m. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless noted otherwise.

DAY TRIPS

February 16, Monday ... Twin River Casino. Round trip motor coach. \$10 Casino bonus. \$7 food. (buffet is \$11). Cost \$30. Depart from the Ayotte Garage

March 10, Tuesday ... "Tony Kenny's Irish Cabaret" @ Venus De Milo This year we bring in from across the Pond Tony Kenny's Irish Cabaret with an award winning cast Direct from Dublin Ireland. Enjoy an amazing Irish celebration with Song, Comedy, and of course Irish Dancers. A show not to be missed. Meal choice: Corned Beef & Cabbage Cost \$65.00 Departs LCOA @ 9:15 Roger's Bus

March 12, Thursday ... "The McTougas Brothers & the Black Velvet Band" For enjoyable Irish Party @ The White's of Westport: Meal choice Corned Beef & Cabbage or Baked Scrod. Cost \$54.00 Departs LCOA @ 9:15 Roger Bus

March 26, Thursday ... Newport Playhouse "When the Cats Away: When Mildred and Ethel go off on a trip to Paris, the mice will play." Egged on by Ethel's philandering husband Humphrey Pomfrey, George agrees to invite two charming little sex kitten over. Well, you already know what happens, don't you? The wives come home prematurely! Cost \$55.00

April 17, Friday ... Bingo Bonanza at Wrights Farm Restaurant. Prizes galore with gift cards & more! Including famous family style Chicken Dinner. Cost \$34.

May 22, Friday - The New Dawn Singers' @ Luciano's Lake Pearl. Meal choice: Chicken Parmesan or Baked Scrod Cost \$65. Roger's Bus

May 23, Saturday ... Newport RI Schooner & Mansion. Visit the historic mansions of Newport RI along Ocean Drive before a tour at The Breakers, the "Grandest" of the summer homes. Enjoy the Days of sailing as you sail Newport Harbor aboard the classic schooner Madeleine. Depart from Ayotte garage: Cost \$109.

May 28, Thursday – Newport playhouse & Cabaret "Cheaters." Michelle thinks her and her boyfriend Allen should marry; Allen isn't sure. His hesitancy drives her home to her parents for advice. Both sets of parents, who unknowingly know each other "very well", decide to meet the young lovers over dinner to lend their maturity and experience. Complete Buffet Cost \$55. Roger's Bus Departs @ 9:15

June 10, Wednesday – Dean Martin & Marilyn Monroe "Some Like It Hot & Some Like It Over Ice!" @ White's of Westport. Meal choice: Boneless Stuffed Breast of Chicken or Baked Scrod. Cost \$55. Roger's Bus Pick up @ The George Ayotte Garage @ 9:15

June 18, Thursday – Newport playhouse & Cabaret Lobsterfest "Kill Joy." Carol is being driven crazy by her monster of and ex husband, Victor and his new wife, who will try every trick in the book to end Carol's thousand dollars a week alimony. When Carol has an affair with Victor's lawyer, they decide Victor has to die. Cost \$65. Departs @ 9:15

June 23, Tuesday – "The Drifters" @ Luciano's Lake Pearl – Remembering the fabulous Fifties. Cost \$70.00 Roger's Bus

July 21, Tuesday - Where Were You? Starring Ron Gartner & his band. The A Rockin' Salute to Bandstand & Motown is a highly entertaining songfest for people who love the hits of the 50's & 60's @ Lantana's function Facility in Randolph, MA. Meal choice: Chicken Marsala or Fresh Baked Scrod. Cost \$70. Roger's Bus

July 28, Tuesday – The Spirit of Boston. Come aboard and enjoy the most entertaining experience in Boston featuring our luncheon Grande Buffet! This two- hour cruise on Boston's historic harbor is perfect for an afternoon getaway and is exclusive to Best of Times Guests Only! Cost \$75. Roger's Bus

August 11, Laura Roth: "Public Energy Number One!" @ Venus De Milo. Meal Choice: Chicken Parmesan or Baked Scrod. Cost \$55.

August 12, Wednesday – Foster’s with Traditional Maine Lobsterbake. Featuring Bobby Darling. Enjoy a great day out with what Maine is Best known for, it’s lobster, combined with one of the funniest, zaniest shows of the season. Touted as The Northeast’s most hilarious musical comedy duo, Bobby Darling and Dr. Devine bring their incredible show to our Best of Times Stage. If you are a fan of the Smother’s Brothers you will love this show. Cost \$75. Roger’s Bus pick up @ The George Ayotte Garage.

August 18, Tuesday – Newport playhouse & Cabaret “Flamingo Court.” Harry in Apt. 304 deals with a gentleman who is battling his greedy daughter at the same time that he gets involved with an aging hooker. When the daughter and the hooker meet the audience laughs up a Newport-worthy hurricane! Cost \$65. Roger’s Bus Departs @ 9:15

August 26, Wednesday ... Portsmouth & the Gundalow Cruise. The boats are shallow draft boats that were used to haul freight along the Piscatqua River. The boats have been recreated to provide educational tours. The boats are easily accessible and provide a fun way to learn about our maritime heritage. After the cruise enjoy lunch at the Common Man followed by a visit to Stonewall Kitchen, When Pig’s Fly Bread sampling, & a photo op at Bubble Light. Cost \$89. Depart from the Ayotte Garage.

September 22, Tuesday – The Beach Boys ultimate tribute show @ The Venus De Milo. Meal choice: Baked Chicken or Baked Scrod. Cost \$65. Roger’s Bus Departs @ 9:15

October 7, Wednesday Newport playhouse & Cabaret “Odd Couple.” Surf & Turf. The guys assemble for cards in the apartment of divorced Oscar Madison. Late to arrive is Felix Unger who has just been separated from his wife. Depressed, Felix seems suicidal, but it soon becomes clear that Oscar is the one with murder on his mind when the clean-freak and the slob decides to room together. Cost \$65. Roger’s Bus Departs @ 9:15 from the George Ayotte Garage

October 21, Wednesday – Italian Festival @ Danversport Yacht Club. Featuring: Frank Zarba & Ray Cavilcchio singing the music of Italy into our hearts. Meal choice: Chicken Parmesan Served on Penne Pasta or Baked Scrod. Cost \$65. Roger’s Bus @ The George Ayotte Garage @ 9:15

November 12, Thursday – Barbara & Frank @ The Venus De Milo. A sensational tribute to Sinatra and Streisand Meal choice: Stuffed Breast of Chicken or Baked Scrod. Cost \$70. Roger’s Bus Departs @ 9:15

December 1, A Christmas Carol @ Demetri’s. This new adaptation of Dickens’ ever popular classic fills the stage with veteran Broadway actors, lush costumes, stunning sets, music, dance, and a timeless message. With beloved traditional carols of the season included, A Christmas Carol is an enchanting way to begin the holiday festivities. Cost \$70. Departs @ 9:15 am.

OVERNIGHT TRIPS

March 16 —18, Celebrate St Patrick’s Day and Escape at the Irish Village on Cape Cod. Features include: Stop at the JFK library & at the Plymouth Winery, 2 nights of Irish entertainment, 3 breakfasts, 2 dinners, 1 lunch, and admission to Glass Museum. \$299. dbl., \$289. tpl, \$399. sgl. Tye’s Top Tour & Travel Credit card call 1-800-374-6819 or make checks payable to Lowell Senior Center.

March 29-31, Sunday—Tuesday ... Atlantic City Escape at the Tropicana. Round trip motor coach. 2 nights at the Tropicana Resort, \$30 slot play. 2 \$25 food credits. Tax and baggage service. Cost \$220 dbl, \$210 trp, \$299 sgl.

June 7-13, Sunday—Saturday ... Southern Charm featuring Historic Charleston in South Carolina, Savannah, Jekyll Island, and St. Simons Island in Georgia, St. Augustine & Jacksonville in Florida. 7 days, 9 meals (6 breakfasts, 3 dinners). Cost includes: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers. Trip includes guided tour, museums, gardens, & tram ride. Cost \$2,399 dbl, \$2,999 sgl, \$2,369 tpl. Book by December 8, 2014 and save \$100 per person.

June 15-17, Tuesday—Thursday ... Boothbay Harbor. Tour features: round trip motor-coach, 2 nights at Fisherman’s Wharf Hotel with tax and baggage service, 2 breakfasts, 1 dinner, Cabbage Island clambake, Carousel theater with dinner & entertainment, Shipyard Brewery tour with tasting and Coastal Maine Botanical Gardens. Tye’s Top Tour & Travel 1-800-374-6819. Cost \$349 dbl, \$429 sgl, \$339 tpl.

October 28—November 4, Wednesday—Wednesday ... Irish Splendor featuring Dublin, Blarney Castle/Stone, Killarney, Cliffs of Moher, and Dromoland Castle. 8 days, 10 meals (6 breakfasts, 4 dinners). Incls: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers, St. Patrick’s Cathedral, Guinness Storehouse, beautiful landscapes, Whiskey Distillery. Cost \$3,149 dbl, \$3,549 sgl, \$3,119 tpl. Book by April 28, 2015 and save \$250 per person. **Passport required.**

Women's Self-defense Class

Wednesday, March 4, 6-8pm,
at the Lowell Senior Center

Your Health is in Your Hands, so call 1-888-653-6441 or go to www.lifelinescreening.com/community-partners for more information or to pre-register.



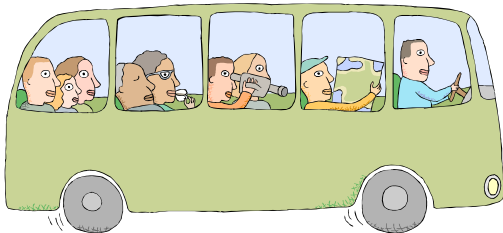
FEBRUARY IS NATIONAL HEART MONTH

Do you have high cholesterol or high blood pressure? Have members of your family suffered from these ailments? Do you have a poor diet? If you answer "yes" to any of these questions, you may want to consider being screened for your risk of stroke through the services of Life Line Screening. Life Line Screening uses ultrasound technology to view the plaque build-up in your carotid arteries, the main arteries that carry blood to the brain. Blockages in these arteries are a leading cause of stroke. We are pleased to host this Life Line Screening event 2/17/2015 at Lowell Senior Center. Register for a Wellness Package with Heart Rhythm for \$149. All screenings take 60-90 minutes to complete.

Who Will Speak for You When You Cannot Speak for Yourself?

February 9th at 10:30 am

Please join us for a program for families and friends presented by **Care Dimensions** (Formerly Hospice of the North Shore & Greater Boston). This program empowers people to advocate for their health care wishes with family, friends and medical professionals, as well as providing practical tools for setting up advanced directives.



Roger's \$5.00 Trips

Ages 60 to 101.

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

February tickets on sale January 30th

Friday ... 6th ... Walmart & Grand Buffet,
Nashua, NH
Tuesday ... 10th ... Ikea shopping & lunch
Thursday ... 12th ... Denny's & Rockingham Mall
Thursday ... 19th ... Manchester Mall
Friday ... 27th ... Christmas Tree & Weathervane,
Salem, NH

March tickets on sale February 27th

Monday ... 2nd ... Pheasant Lane & Longhorn's
Thursday ... 12th ... New England Flower Show
Thursday ... 19th ... Walmart & Grand Buffet,
Nashua NH
Monday ... 23rd ... Christmas Tree & Weathervane,
Salem, NH
Tuesday ... 31st ... Grassfield's & Shopping, Bedford

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

Doctor's, Nurse's & MORE

Blood Pressure & weight check:

Circle Home, Inc. (LVNA)

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

Albert Gauthier RN

Wednesdays ... 9:30—11:30 am

Commonwealth Nursing

1st & 4th Tuesdays ... 10:00 am—12:00 pm

Dr. Gregory McNamara—Killer Feet

—1st Friday of every month

ONLY IF 5 or more people sign-up before the 1st Friday of that month.

1st come 1st served. 8-10 am

Dr. George Potamitis from Pro-Rehab

—Question and Answer

sessions every Wednesday from 10:00—11:00 am

Affordable Hearing with Christopher Streeter

—Hearing Testing, Hearing Instrument Testing.

2nd Thursday of each Month from 9—11 am. Please call 978-674-1172 for appointment.

Diabetic Shoes with Steven Carrucci

2nd Tuesday of each month, please call 1-978-758-5378.

OUTREACH SCAMS

Given the intense desire of scam artists to obtain very valuable personal information, we remind seniors **NOT to give out their social security number (or any other pertinent personal information, e.g., date of birth, address, etc.) over the phone to callers.**

If the person is insistent, HANG UP THE PHONE. If you did NOT initiate the call, HANG UP THE PHONE. Do not trust toll-free or other numbers from the party that called! If you want to confirm telephone numbers on-line, you (the senior) should use web-sites that end in .gov or call the Senior Center (978-674-1172). A person will assist you.

If non-emergency, you can/should also call:

- Local police business line (978-671-0900);
- Better Business Bureau (1-508-652-4800) or www.boston.bbb.org;
- MA Office of Consumer Affairs (1-888-283-3757, which is toll-free in MA only.) or www.mass.gov/consumer.

There are so many scams just waiting for a trusting senior to fall prey to. Do not ever give your personal information over the telephone to anyone.

This article is courtesy of Emmett H. Schmarsow, Program Manager for the MA Councils on Aging and Senior Centers, Executive Office of Elder Affairs, 1 Ashburton Place, 5th floor, Boston, MA 02108.



Getting Fit & Staying Fit



with Marian Silk

Mondays and Thursdays:

9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

(I like to end 5 minutes early so we are out the door in one hour!)

YOGA

with Diana Kyricos

Wednesdays 10-11 am

(Mondays will begin April 6)

\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

www.atmamoves.com

Diana@atmamoves.com



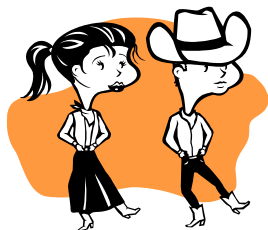
Mah-Jong

Mondays

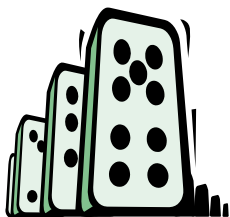
12:00—3:00 pm

**Country Line Dancing**

with Marcella Groulx

Tuesdays
10:00 am—
12:00 pm

\$5.00

Dominoeswith Charlotte
LandryTuesdays
9:00—11:00 am**Hawaiian Hula Dance Lessons**

with Kim Stevens

Mondays
10:00 amGood for joints
And FUN!**Family Financial Solutions Evening**

Please join us at this Family Finance Solutions event to learn more about managing your family finances and take home a \$15.00 gift card to Market Basket. You will have the opportunity to attend one of the three (3) informative workshops listed below.

Date and Time: Tuesday, February 4, 2014 6:00pm-7:00pm

Location: Robinson Middle School, 110 June Street, Lowell, MA

Paying for College without Going Broke: Helping participants to understand the Free Application for Federal Student Aid (FAFSA) process, the different types of student loans, and what to be aware of before signing any note.

Grow Good Habits: In this workshop you will learn how to explore personal financial values, establish financial goals, prioritize the goals, and monitor progress on achievement of your financial goals. This workshop will also review the importance of understanding, monitoring, and maintaining your credit report.



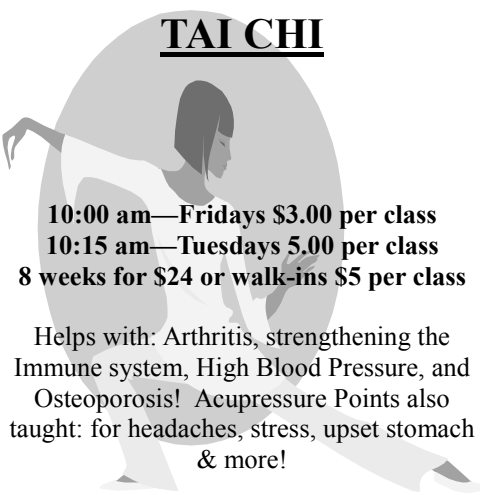
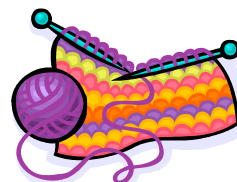
Insurance 101: Looking for ways to offset costs? Have you checked out your insurance policies recently? Find out about proper coverage for your auto, home, and renters insurance. Learn how to save money by bundling auto & home policies with the same insurance company.

To Register or for more information, contact Gladys Santiago at 978 654 5673 or email santiago@commteam.org.

Quilting LessonsNewcomers'
welcome!Wednesdays
12:30—3:00 pm**TAI CHI**

10:00 am—Fridays \$3.00 per class
10:15 am—Tuesdays 5.00 per class
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the Immune system, High Blood Pressure, and Osteoporosis! Acupressure Points also taught: for headaches, stress, upset stomach & more!

**Knitting & Crochet Group**Tuesdays
12:00—3:00 pmNewcomers'
welcome!



VA Nurse Chuck Maulden checks a Veteran's blood pressure

By Michael Maddox, Salisbury VAMC Public Affairs

In early November, a Veteran came into the Salisbury VA Medical Center's Emergency Department seeking treatment for some large blisters on his feet. Little did he know that before he would leave the ED he would meet someone like Chuck Maulden, a nurse in the Emergency Department. "I took him back to be seen and his feet were in really bad shape. He had these huge blisters on his feet that were taking up the entire ball of his foot right behind his toes on both feet," said Maulden. "He had on dirty compression stockings that were stuck to his feet from the drainage of the blisters. The doctor examined him and told me to give him some more compression stockings." Maulden went to work on treating the patient, taking a little extra care to make sure the Veteran had everything he needed to heal properly.

"I got his stockings off, washed his feet really well with some soap and water, and got some non-stick dressings to put over the blisters between them and the stockings. I got him some new stockings and a couple of extra pairs, in case those got worn out or dirty, and some fresh socks to take with him," he said. "I just felt like I wished there was more I could



do, though." What a world it would be if every person had that attitude and generosity of spirit. "No way his feet were going to heal in those shoes." It was then Maulden noticed what he thought might be the cause of the blisters — and he decided to do something about it. "I was looking at his shoes and they were just worn out and looked trashed. There was no way his feet were going to heal up in those shoes, especially if he was homeless and walking through puddles and the cold weather," Maulden said. "I just asked him what size shoe he wore and it

happened to be my size. I had on some fairly new shoes and had probably only worn them a few times." "I just couldn't send him out there like that and I only had an hour left in my shift, so I figured I could get by wearing socks until I got home," he added.

"I just put my shoes on him and asked him if they fit. He just needed a new pair of shoes and I had some, so I just gave them to him. It just felt like the right thing to do." Maulden finished out his shift in medical shoe covers to prevent any unsanitary conditions as a result of giving up his shoes. Ruth Lee, Emergency Department nurse manager and retired Army officer, said that although what Maulden did that night was a little unorthodox, seeing that level of caring and compassion serves as an inspiration to others in the health care field. "It just made my heart warm to know that one of the nurses would do that," she said. "I was so excited when I heard what he had done because I'm a Veteran, and so to hear that someone would go that far to care for Veterans — it's just really very special." "He needed something I could provide."

Salisbury VA Medical Center Director Kaye Green echoed Lee's sentiments. "We don't ask every staff member here to give a Veteran their shoes, and certainly we don't expect that, but can you imagine what a world it would be if every person had that attitude and generosity of spirit," she said. "I feel like what Chuck did demonstrates every one of VA's I CARE values: Integrity, Commitment, Advocacy, Respect and Excellence."

Maulden, who is very humble about the encounter (and not too crazy about all the publicity) said while he doesn't plan on giving away more of his shoes, he was glad to do something a little extra to help out someone in need. "I just felt like he needed something I could provide. He's obviously got a harder life than I do," he said. "I just felt I would rest easier at night knowing I did everything I could for him. I just saw something I could do and I did it."

Card Making Class

Wednesday,
February 18th
9:30 am



First come, first served basis. RSVP to reserve your spot. See Tara.

FREE Workshop
Wednesday, April 8
9:30 am—2:00 pm



YOGA for VETs

with Diana Kyracos
Wednesdays

11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

B - I - N - G - O

Every Wednesday

12:00—3:00 pm

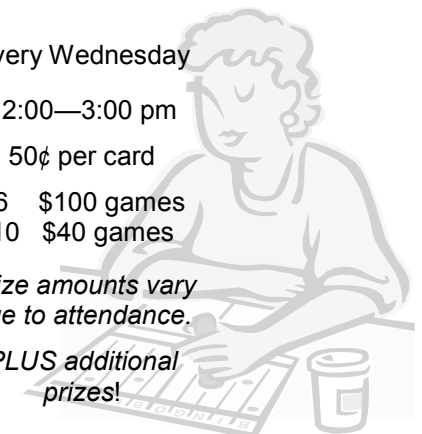
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary due to attendance.

PLUS additional prizes!





“On The Move”

The Senior Exercise Class, under the direction of instructor, Marian Silk (right) recently held a fun contest to find a cool name for this energetic group. Nancy Beane (left) was the winner with “On The Move”.

Marian’s class is well attended and “getting fit and staying it” is her goal. Attendees can work at her pace or their own pace. Something for everyone! All are welcome!



Join Boran Yi on Tuesday, February 24 from 12-2 pm to learn about the United Healthcare insurance plan.

Angels With You

We were established in 2003, with a vision to help the elderly and disabled stay home. We provide compassionate, loving, and patient caregivers to meet your needs. We currently have special offers.

You can find out more on, Tuesday, February 10th, 2015 from 9am to 10am.

Anxiety Support Group

with Steve Coupe

Fridays
2:00—3:45 pm



Fallon Senior Plan Meeting


Monday, February 9th
at 10:00 am

Aging into Medicare? Qualify for a special election period? A Fallon Senior Plan representative will be at the Lowell Senior Center to discuss the Fallon Senior Plan options for 2014. Please stop by to learn more about one of your Medicare Options.



February

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2. Groundhog Day 7-9 Breakfast Program 50¢ 8:30 CTI Bone Builders A 9:00 Getting Fit w/Marian Silk 10 Hula Dancing w/ Kim 10-11 Yoga for Seniors \$5 8-10:30- SHINE councilor—walk-ins. 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	3. 7-9 Breakfast Program 50¢ 9-11:30 Dominoes 10-12 LPD drop-in 10:15-11 Tai Chi -\$24 (8weeks) Or \$5 walk-in 10-12 Commonwealth Nursing 10-12 Country Line Dancing \$5 11:30 Lunch (see menu) \$2 11:45 Wii Games 12:- Cribbage 12-3 Knitting & Crochet	4. 7-9 Breakfast Program 50¢ 8:30-9:25 Getting Fit w/Marian Silk \$2 8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together	5. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian Silk \$2 10:00 AA Info meeting 10:30 Middlesex Healthcare 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders B	6. 7-9 Breakfast Program 50¢ 8:00 Foot Doctor McNamara 9:30 Personal Computer/ Tablet Assistance 10-11-Tai Chi (new class) 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety Support Group with Steve Coupe
9. 7-9 Breakfast Program 50¢ 8:30 CTI Bone Builders A 9:00 COA board meeting 9:00 Getting Fit w/Marian Silk 10 Hula Dancing w/ Kim 10 Fallon Senior Plan mtg 10-11 Yoga for Seniors \$5 10:30 Who will speak for you? by Care Dimensions 8-10:30-SHINE councilor-WALK-INS 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	10. 7-9 Breakfast Program 50¢ 8-10 LVNA Blood Pressure 8-NO CTI MEETING 9:00 Angels with You seminar 9-11:30 Dominoes 10-12 LPD drop-in-2ND FL. 10-12pm-Country Line Dancing 10:15-11 Tai Chi -\$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games 12-Cribbage 12 noon movie: Noah 12-3 Knitting & Crochet	11. 7-9 Breakfast Program 50¢ 8:30-9:25 Getting Fit w/Marian Silk \$2 8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 10-1 Tufts Info Table 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together	12. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian Silk \$2 10:00 AA Info meeting 10:30 Middlesex Healthcare 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders B	13. 7-9 Breakfast Program 50¢ 9:00 Veterans Breakfast—A visit from Roland Cartier CTI & VFW Ladies Auxiliary 2532 Valentine's gift 9:30 Personal Computer/ Tablet Assistance 10 am-Tai Chi \$3 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45 Wii Games 1-3 Senior Social \$1.00, 2-3:45 Anxiety Support Group with Steve Coupe
16. CLOSED President's Day	17. 7-9 Breakfast Program 50¢ Lifeline Screening 9-11:30 Dominoes	18. 7-9 Breakfast Program 50¢ 8:30-9:25 Getting Fit w/Marian Silk \$2	19. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian Silk \$2	20. 7-9 Breakfast Program 50¢ 9:30 Personal Computer/ Tablet Assistance

 <p>10-12 LPD drop-in 10-12:30 LVNA Blood Pressure NO Country Line Dancing \$5 10:15-11 Tai Chi -\$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games 12- Cribbage 12-3 Knitting & Crochet</p>	<p>8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together</p>	<p>10:00 AA Info meeting 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 12:30 movie: Francis Talking Mule 1:45-2:45 CTI Bone Builders B</p>	<p>10 Tai Chi \$3 10-3 Dinner Dance \$7, DJ Kevin Reilly, Stuffed Chicken 11:30-3:45 Poker 11:45 Wii Games 2-3:45 Anxiety Support Group with Steve Coupe</p>
	<p>23. 7-9 Breakfast Program 50¢ 8:30 CTI Bone Builders A 9:00 Getting Fit w/Marian Silk 10 Hula Dancing w/ Kim 10-11 Yoga for Seniors \$5 8-10:30- SHINE councilor—WALK-INS 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B</p>	<p>24. 7-9 Breakfast Program with a suggested 50¢ donation 9-11:30 Dominoes 9:00 Dr. Jason Silva with Shoulder disorders 10-12 LPD drop-in 10-12 Commonwealth Nursing 10-12 Country Line Dancing 10:15-11 Tai Chi -\$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games 12 NOON Brown Bag Pick Up Noon Cribbage 12-3 Knitting & Crochet</p>	<p>25. 7-9 Breakfast Program 50¢ 8:30-9:25 Getting Fit w/Marian Silk \$2 8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together</p>
	<p>26. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian Silk \$2 10:00 AA Info meeting 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders</p>	<p>27. 7-9 Breakfast Program 50¢ 9:30 Personal Computer/ Tablet Assistance 9:30 Friends meeting 10 am-Tai Chi \$3 11:30 Lunch (see menu) \$2 11:30-3:45 Poker 11:45 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety Support Group with Steve Coupe</p>	

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February Lunch Menu



Lunch is served at 11:30 am. Sugar-Free Jell-O & 1% Milk is available daily. **Menu subject to change.**

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1. Roast Turkey w/stuffing, potatoes, peas, squash, multigrain bread, apple	2. Salisbury Steak, potatoes, gravy, mixed veggie soup, wheat bread, pear	3. Chicken Croquettes, rice, gravy, peas & carrots, wheat bread, apple	4. Meat Loaf w/ gravy, potatoes, corn, rye bread, Mandarin orange cup	5. Chicken Cacciatore, rice, peas & carrots, wheat bread, pineapple cup	6. Baked Haddock w/Creole sauce, potatoes, green beans, wheat bread, tapioca pudding	7. Meat Lasagna, mixed veggies, garlic sticks, soup, apricot
8. Chicken Breast, baked potatoes, corn, soup, rye bread, mixed fruit	9. Swedish Meatballs, pasta, wax beans, rye bread, orange juice, pineapples	10. Roast Beef, potatoes w/gravy, green beans, wheat bread, pudding	11. Chicken Legs, scalloped potatoes, carrots, wheat bread, peaches	12. Stuffed Cabbage, corn, 5 grain bread, apricots	13. Cheese Ravioli, soup, rye bread, apple	14. Sweet & Sour Meatballs, rice, vegetables, 5 grain bread, pear cup
15. Shepherds' Pie, beets, soup, wheat bread, orange	16. President's Day Closed	17. American Chop Suey, beets, garlic sticks, 5 grain bread, apricot cup	18. Fish, sweet potatoes, green beans, wheat bread, chocolate pudding	19. BBQ Chicken Legs, baked potatoes, corn, multigrain bread, fruit	20. DINNER DANCE: Stuffed Chicken, rice pilaf w/gravy, carrots, dessert	21. Chicken Ziti w/ broccoli and Alfredo Sauce, garlic sticks, rye bread, jell -O
22. Meat Loaf, potatoes w/gravy, veggie mix, wheat bread, fruit	23. chicken Breast Filet, rice pilaf w/ gravy, carrots, rye bread, juice,	24. Spaghetti & Meatballs, salad, garlic sticks, soup, fruit cup	25. Roast Turkey w/stuffing, pot. & gravy, peas, cranberry sauce,	26. Chicken ala King, biscuits, juice, peach cup	27. Fish Sticks w/ cheese, slaw, potato chips, soup, burger rolls,	28. Hamburger & Onions, rolls, potato chips, soup, dessert,
March 1st. Chef Chuck's Choice	2. Mac & Cheese					

Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You **MUST** call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

Grocery Trips to Market Basket

Tuesdays and Thursdays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Mon. thru Fri. from 9 a.m. - 3p.m. to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.

The Friends of the Lowell Council on Aging are once again asking for your help to raise money to fill the financial gap between the city funding and the needs that are not budgeted. This money will greatly help to service the seniors and accomplish the goal on behalf of your safety and well-being.

Calendars will be \$5.00 per calendar and you will have 31 chances to win. There will be a drawing every day in the month of March, 2015.

“Pot of Gold”

Calendars \$5.00

31 chances to win

Please return the bottom section of the calendar with required information. If you pay by check, make payable to the Friends of the Lowell Council on aging (FLCOA). Mail to the Lowell Senior Center, 276 Broadway St., Lowell, MA 01854 or use the self-addressed envelope provided. You may also make your returns in person. Should you require additional calendars, please call 978 - 970-4131.

The Board of Directors of the Friends of the Lowell council on Aging would like to thank you for your continued support.



Lowell Police Department **Citizens' Police Academy**

WHEN: The next class Citizen Academy will be held:
February 4- March 25, 2015. Class is held each
Wednesday night 6-8:30pm for 8 weeks

WHERE: Classes are held at the Lowell Police
Training, 115 Middlesex St. Lowell, Ma.

REQUIREMENTS: You must be at least 18 yrs. old and have NO arrests or restraining orders. Background checks will be done on each applicant prior to their being accepted.

TOPICS: LPD Organization, Constitutional Law, Criminal Investigation, Domestic Violence, Motor Vehicle Law, Accident Reconstruction, Gangs, Patrol Procedure, Use of Force, Gun Regulations and Permits, How to Become a Police Officer, Police Academy

Applications can be found on City of Lowell website at: Police, Training/ Citizen Academy. Download application and return to:
scallery@lowellma.gov. Application can be mailed to: Lowell Police
Citizen Academy, 50 Arcand Drive, Lowell, Ma. 01852

Further information contact: Sharon Callery at LPD Community Services
(978) 674-1969

Tufts Medicare **Preferred** **Information Table**

Wednesday, Feb 11th

10:00 am to 12:00 noon

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

Personal Computer/ **Tablet Assistance**

with Pierre & Don

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday
of the Month by appointment



CTI **Bone Builders Class**

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

OPENINGS AVAILABLE!

See Calendar for dates & times

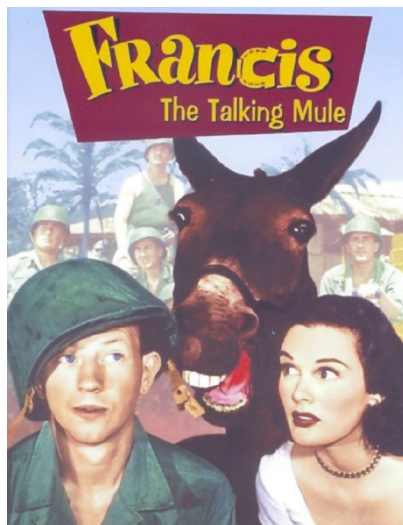
Call 978-674-1172 to register

Doctor's approval REQUIRED

PUZZLES & MORE...



Tuesday, February 10th
at 12:00 noon
Enjoy popcorn & beverage



Grandkid's movie day:
Tuesday, February 19th at 12:30 pm
Enjoy popcorn and a beverage

Weather

Find the words in this grid. Words can go horizontal, vertical and diagonal.

H	H	M	C	Y	Z	C	K	Q	G	R	N	L	F	C	O	E	E	E	L	X	
B	F	R	L	U	P	Z	K	Q	G	M	B	F	K	Y	V	N	N	R	Q	R	K
M	P	L	G	R	N	R	X	Z	M	L	O	D	C	E	O	A	E	N	V	M	G
Z	J	N	B	R	T	W	R	R	I	R	P	L	R	Z	C	H	B	K	Y	T	K
T	K	M	N	E	Z	C	O	Z	E	T	O	C	B	I	P	X	I	G	W	H	G
C	T	N	T	N	K	T	Z	C	F	N	A	J	R	S	D	N	O	L	L	G	L
L	M	G	L	T	S	A	A	F	E	S	R	R	O	F	P	L	S	N	J	U	O
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AIR
ATMOSPHERE
AURORA
BAROMETER
BIOSPHERE
BLIZZARD
BLUSTERY
BREEZE
CLIMATE

CLIMATOLOGY
CLOUDY
COLD
CURRENT
CYCLONE
DEGREE
DOWNGRADE
DROUGHT
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FLOOD
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FROST
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WARMING
GUST
HAIL

HURRICANE
LIGHTNING
MOISTURE
OVERCAST
TEMPERATURE
THERMOMETER
WIND
ZONE

Answers page:

MEMA OFFERS PRECAUTIONS FOR APPROACHING EXTREME COLD WEATHER

Continue to be aware of extreme weather conditions by monitoring Media reports.

Make sure you always have a well-stocked Winter Home Emergency Supply Kit that includes flashlights, portable radio, extra batteries, a first aid kit, bottled water, non-perishable food and a manual can opener.

Dress in several layers of loose-fitting, lightweight clothing, rather than a single layer of heavy clothing. Outer garments should be tightly woven and water repellent. Wear a hat, mittens and sturdy waterproof boots, protecting your extremities. Cover your mouth with a scarf to protect your lungs.

Minimize outside activities, particularly the elderly and very young. Also, consider your pets, they should not be outside for a long period of time. Excessive exposure can lead to frostbite, which is damaging to body tissue that is frozen. Frostbite causes a loss of feeling and a pale appearance in extremities, such as fingers, toes, ear lobes or the tip of the nose. If symptoms are detected, seek medical help immediately. Hypothermia can occur in extreme cases. The warning signs are uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness and apparent exhaustion. If the person's temperature drops below 95 degrees, seek immediate medical care.

Ensure you have sufficient heating fuel, as well as emergency heating equipment in case you lose electricity. When utilizing alternate heating sources, such as your fireplace, wood stove or space heater, take the necessary safety precautions. Keep a fire extinguisher handy; ensuring everyone knows how to use it properly. Test smoke alarms and Carbon Monoxide (CO) detectors. If you lose your heat, seal off unused rooms by stuffing towels in the cracks under the doors. At night, cover windows with extra blankets or sheets. Food provides the body with energy for producing its own heat.

Be a good neighbor. Check with elderly or relatives and friends who may need additional assistance to ensure their safety.

To keep pipes from freezing, wrap them in insulation or layers of newspapers, covering the newspapers with plastic to keep out moisture. Allow a trickle of warm water to run from a faucet that is farthest from your water meter or one that has frozen in the past. This will keep the water moving so that it cannot freeze. Learn how to shut off your water if a pipe bursts. If pipes freeze, remove insulation, completely open all faucets and pour hot water over the pipes or wrap them with towels soaked in hot water, starting where they are most exposed to the cold. A hand-held hair dryer, used with caution, also works well.

Make sure your car is properly winterized. Keep the gas tank at least half-full. Carry a Winter Emergency Car Kit in the trunk including blankets, extra clothing, flashlight with spare batteries, a can and waterproof matches (to melt snow for drinking water), non-perishable foods, windshield scraper, shovel, sand, towrope and jumper cables.

For additional information about MEMA and Winter Preparedness, go to www.mass.gov/mema.

Attention seniors are you diabetic?



Do you know that maybe eligible for shoes at no cost!?! Have you worn diabetic shoes in the past? If so you are now due for a new pair of shoes as of January 1, 2015. Congress passed the therapeutic shoe bill in 1993 that entitles diabetics who are Medicare recipients to one pair of shoes and three pairs of insole each and every calendar year.

Medicare is the reason for this bill is due to reduce the incidence of diabetic foot complications such as ulceration and amputations. For anyone who is diabetic and want to receive the proper foot-care, I can visit you in the comfort of your own home where I would measure you for shoes and even deliver them to you at no cost!

Call Steven Carucci, Certified Shoe Fitter, today at 978-758-5378

Skyrocketing Prescription Drug Costs

Causes and Options for Managing: Rising drug costs are putting a tremendous strain on health care costs. The Centers for Medicare and Medicaid estimate that drug spending will increase by 6% or more annually from 2015-2022 as both drug prices and utilization increase. Why are drug prices high and going up? They're high to begin with: Americans pay more for prescriptions than any other nation: 34% higher than New Zealand and 50% higher than United Kingdom.

Rising Drug Prices: Specialty Drugs are typically used to treat and/or manage less common but chronic diseases, such as multiple sclerosis, rheumatoid arthritis, hemophilia, and an array of cancers. On average, the cost of one month's supply of a specialty drug is over \$2,500 with annual costs of treatment at over \$75,000, with some treatment regimens exceeding \$750,000 per year. In 2012, specialty drugs comprised only 1% of prescriptions written, but 25% of drug costs, according to a national pharmacy benefit manager trend report. Specialty drug spending will increase by 17% -20% annually and will consume 50% of drug spending by 2018 according to FAMCP/Pfizer's Top 10 Emerging Health Care Trends report.

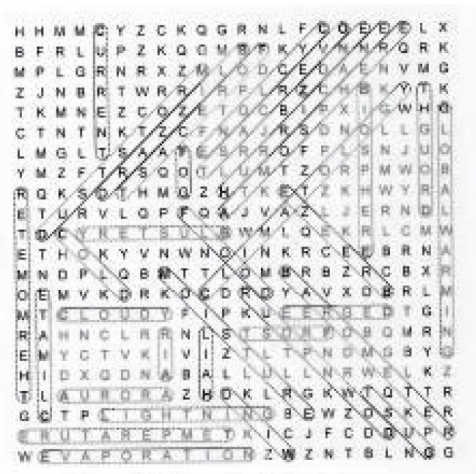


CVS Caremark reports that more than 900 specialty drugs are in development, some of which are targeting common chronic diseases and conditions, including heart disease and diabetes. Because specialty drugs are expensive to manufacture, there is little to no competition to keep costs down. Under current law, brand name biologic drugs are given a 12 year exclusivity period after FDA approval – meaning they have a monopoly on that drug for a long time. Although \$50 billion of specialty drugs will go off patent by 2019, the lack of final regulations will reduce the development of biosimilars – drugs that are interchangeable with the specialty drug at lower costs.

Brand name drug prices increased by 14.4% in 2013, as the result of industry consolidation and manufacturers' pricing strategies. Although manufacturers claim that brand name drugs are expensive to research and develop, in fact, for every dollar spent on research, \$19 goes toward promotion and marketing. In 2012, the pharmaceutical industry spent more than \$27 billion on drug promotion, with \$24 billion geared to physicians and \$3 billion in direct to consumer advertising. Manufacturers also hold on to the market power they have when a drug is under patent by delaying the expiration of a patent through creating similar drugs or derivatives of the original, and paying generic manufacturers not to compete, known as pay-for-delay. Recent Federal Trade Commission reports estimate that pay-for-delay tactics cost \$3.5 billion per year.

Generics: During the third quarter of 2014, more than one-third of generic drugs became more expensive according to Drug Channels, a pharmaceutical economics website. The generic pipeline is contracting as manufacturers exit the generic industry for the more profitable brand side, allowing remaining generic manufacturers to raise their prices.

Utilization is increasing: With an aging population and increase in lifestyle-related illnesses, including diabetes, hypertension, and cardiovascular diseases, the need for prescription drugs has increased. Additionally, the recession put a damper on all health care spending and as the economy has improved, patients are using more health care, including filling more prescriptions. So What are Possible Solutions to Rising Costs? There's no question but that prescription drugs can provide miraculous cures for those suffering from a wide variety of health conditions – relief they would never have had in the past. Personalized medicine can help these patients receive the most appropriate and effective therapy. New programs for managing costs must be weighed against adding too much of a financial burden on patients – leading to discontinuation of drug regimens, which in turn leads to poor outcomes and higher costs.



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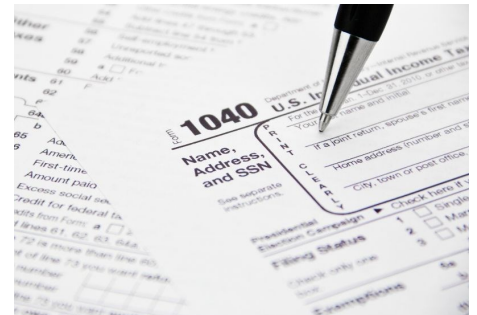


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AARP Tax-Aide Program

AARP Tax-Aide Volunteers will be at the Senior Center every Wednesday and Thursday until April 2015 to prepare tax returns for the upcoming tax season. Here's a list of what you should bring ...

- Picture ID
- Social security card or SSA-1099 (that's the statement of benefits for tax purposes) for EVERYONE on the return (taxpayers and dependents)
- Proof of health insurance for EVERYONE on the return (taxpayers and dependents)
- All 2014 tax paperwork
- 2013 federal and state returns (if they were filed)
- If 65 or older and eligible for the Circuit Breaker credit*
- All real estate/water/sewer bills paid in 2014 or
- Name of landlord and total 2014 rent paid



Please call Tara to schedule your appointment, 978 674-1171.

* 2014 CIRCUIT BREAKER----Maximum credit: \$1,050. Minimum Age: 65(as of 31 Dec 14). If filing a joint return, only one needs to meet the minimum age requirement. Maximum Total Income: Single Return - \$56,000, Head of Household Return \$70,000, Joint Return - \$84,000. Maximum Assessed Value of Home: \$691,000 (only applies to homeowner). Renters are eligible for the circuit breaker providing they do not receive any federal or state rent subsidy or rent from a tax-exempt entity (e.g., housing authority). If your home is owned by a trust: If the trust is a revocable trust (also known as a living or grantor trust) and you are the trustee, you are treated as a homeowner. If you are not the trustee, you are treated as a renter. If the trust is an irrevocable trust, you are treated as a renter. If you live in the home under the terms of a life estate which requires you to pay the real estate taxes, you are treated as the homeowner unless the home is owned by an irrevocable trust. If the home is owned by an irrevocable trust, then you are treated as a renter.